

Information to identify the case:

Debtor 1	<u>Cynthia Primas-Taylor</u>	Social Security number or ITIN	xxx-xx-7711
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-22428-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cynthia Primas-Taylor

12/21/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Cynthia Primas-Taylor
 Debtor

Case No. 18-22428-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db +Cynthia Primas-Taylor, 27 Monmouth Avenue, Berlin, NJ 08009-1184
 cr +MTGLQ INVESTORS, L.P., RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170,
 Duluth, GA 30097-8461
 517653462 +Brynn Taylor, 12 Langrock Way, Burlington, NJ 08016-2913
 517601431 +Ditech, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Collingswood, NJ 08108-2812
 517601432 +Drexel University, c/o Cecil E. Canady Sr., Court Officer, PO Box 867,
 Mount Laurel, NJ 08054-0867
 517649017 Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates,
 PO BOX 8961, Madison, WI 53708-8961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2018 01:08:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 22 2018 01:08:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: DRIV.COM Dec 22 2018 05:23:00 Santander Consumer USA Inc., PO Box 961245,
 Fort Worth, TX 76161-0244

517601429 +E-mail/Text: taxcollector@berlinnj.org Dec 22 2018 01:09:17 Borough of Berlin,
 59 S. White Horse Pike, Berlin, NJ 08009-2392

517601430 EDI: CAPITALONE.COM Dec 22 2018 05:23:00 Capital One, 15000 Capital One Drive,
 Henrico, VA 23238

517671422 EDI: CAPITALONE.COM Dec 22 2018 05:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083

517601433 +EDI: NAVIENTFKASMSERV.COM Dec 22 2018 05:23:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500

517601434 +EDI: DRIV.COM Dec 22 2018 05:23:00 Santander, PO Box 961245, Fort Worth, TX 76161-0244
 517639273 +EDI: DRIV.COM Dec 22 2018 05:23:00 Santander Consumer USA, Inc., P.O. Box 560284,
 Dallas, TX 75356-0284

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2018 at the address(es) listed below:

Eric Clayman on behalf of Debtor Cynthia Primas-Taylor jenkins.clayman@verizon.net,
 connor@jenkinsclayman.com
 Harold N. Kaplan on behalf of Creditor MTGLQ INVESTORS, L.P. hkaplan@rasnj.com,
 informationathnk@aol.com
 Jeffrey E. Jenkins on behalf of Debtor Cynthia Primas-Taylor jenkins.clayman@verizon.net,
 connor@jenkinsclayman.com
 John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
 mortoncraigecef@gmail.com
 Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
 Thomas J Subranni trustee@subranni.com,
 ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com
 Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,
 ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8